

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION

In re: JACOB SHENSKY § Case No. 1:16-bk-04290  
CRYSTAL SHENSKY §  
§  
§  
§  
Debtor(s)

## **CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/15/2016.
- 2) The plan was confirmed on 07/27/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/31/2018, 09/26/2018, 07/08/2019, 07/09/2019, 07/31/2019.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/11/2019, 10/10/2019.
- 5) The case was converted on 11/06/2019.
- 6) Number of months from filing or conversion to last payment: 32.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 23,627.99
Less amount refunded to debtor(s)	\$ 7.72
<b>NET RECEIPTS</b>	<b>\$ 23,620.27</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,300.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,539.16
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 4,839.16</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	3,300.00	0.00
NOVAD MGMT CONSULTING	Sec	0.00	51,676.61	0.00	0.00	0.00
NELNET DEPARTMENT OF	Uns	11,162.00	8,342.17	8,342.17	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	3,690.00	3,374.23	3,374.23	0.00	0.00
YORK HOSPITAL	Uns	1,697.00	4,315.57	4,315.57	0.00	0.00
WELLS FARGO	Sec	15,276.31	14,867.61	0.00	0.00	0.00
WELLS FARGO	Uns	0.00	14,477.61	14,477.61	0.00	0.00
CAPITAL ONE	Sec	6,931.00	9,375.55	7,858.58	2,788.38	0.00
CAPITAL ONE	Uns	0.00	9,375.55	2,444.55	0.00	0.00
DEPARTMENT OF EDUCATION/	Uns	0.00	3,086.08	3,086.08	0.00	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	536.00	536.55	536.55	0.00	0.00
PORTFOLIO RECOVERY	Uns	512.00	309.39	309.39	0.00	0.00
ASCENSION CAPITAL GROUP	Sec	0.00	NA	NA	0.00	0.00
PNC BANK	Sec	142,647.19	174,983.71	7,239.94	2,568.87	0.00
PNC BANK	Sec	0.00	174,983.75	37,778.63	13,423.86	0.00
MID ATLANTIC CORP/AERO	Sec	1,305.82	NA	NA	0.00	0.00
CHASE CARD	Uns	267.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
BEAUTIFUL SMILES DENTIST	Uns	1,020.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	6,605.00	NA	NA	0.00	0.00
CREDIT BUREAU OF YORK	Uns	265.00	NA	NA	0.00	0.00
DYNAMIC RECOVERY SOLUTION	Uns	93.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	447.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,851.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASS	Uns	178.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 45,018.57	\$ 15,992.73	\$ 0.00
Debt Secured by Vehicle	\$ 7,858.58	\$ 2,788.38	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 52,877.15</b>	<b>\$ 18,781.11</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 36,886.15</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,839.16
Disbursements to Creditors	\$ 18,781.11
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 23,620.27</b>

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 11/12/2019

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)